

File 256:SoftBase:Reviews,Companies&Prods. 82-2004/Apr  
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File 233:Internet & Personal Comp. Abs. 1981-2003/Sep  
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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
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File 474:New York Times Abs 1969-2004/May 26  
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File 475:Wall Street Journal Abs 1973-2004/May 26  
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Set	Items	Description
S1	0	(B2B OR BUSINESS(1W)BUSINESS OR BTOB) (5N) (CREDIT() (APPLICATION? OR REQUEST?))
S2	997	(LINE(1W)CREDIT? ? OR CREDIT) (5N) (EXTENSION? OR EXTENDE?)
S3	3447	(BARTER? OR EXCHANG? OR TRADE? ? OR TRADING OR SWAP? ? OR - SWAPPING) (5N) (SCORE? ? OR SCORING OR EVALUAT? OR RATING?)
S4	59445	(PRODUCT? ? OR SERVICE? ? OR VALUE? ? OR CREDIT) (5N) (SCORE? ? OR SCORING OR SCORING OR EVALUAT? OR RATING?)
S5	0	AU=(HEURING, K? OR HEURING K?)
S6	0	S1 AND (S3 OR S4)
S7	9	(B2B OR BUSINESS(1W)BUSINESS OR BTOB) (5N) (S2 OR S3 OR S4)
S8	3	S7 NOT PY>2000
S9	3	RD (unique items)
S10	16	(CREDIT() (APPLICATION? OR REQUEST?) (5N) (S2 OR S3 OR S4))
S11	16	S10 NOT S9
S12	14	S11 NOT PY>2000
S13	14	RD (unique items)
S14	14	S2 AND (S3 OR S4)
S15	14	S14 NOT (S9 OR S13)
S16	12	S15 NOT PY>2000
S17	11	RD (unique items).

9/5/1 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09317530

@rating to certify e-transactions

SINGAPORE: FRANCE'S COFACE LAUNCHES @RATING  
Business Times (XBA) 03 Jul 2000 BIZIT p.12  
Language: ENGLISH

Coface Group, a France-based export credit insurance company, has launched an online **trade** debt and company **credit rating service** for Internet transactions. Called @ **rating**, the **service** certifies, secures and rates **B2B** trades online. It uses technology provided by Gemplus, a smart-card giant, and it rates companies on a scale of one to four, based on their credibility, financial security, vulnerability and likelihood of honouring their contractual obligations. Singapore companies will have to pay a subscription fee of S\$ 600 for the first year if they wish to be rated, and S\$ 300 for each subsequent year. They can access the ratings at [www.cofacerating.com](http://www.cofacerating.com) free of charge. Coface intends to make @rating available in 80 countries by end-2000.

COMPANY: INTERNET; GEMPLUS; COFACE GROUP

PRODUCT: Credit & Collection Services (7320); Credit Risk (6020CR);  
EVENT: Product Design & Development (33); Company Financial Analysis (85);  
COUNTRY: Singapore (9SIN); France (4FRA);

9/5/2 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09312001

Coface to offer web-based ratings

THAILAND: ONLINE CREDIT RATING FROM COFACE  
The Nation (XBO) 21 Jun 2000 Online  
Language: ENGLISH

Through its unit Cofacerating (Thailand) Co Ltd, French <foreign trade insurance firm> Coface launched its online **credit rating** system aimed at the **business to business** e-commerce market in Thailand. By paying an initial annual fee of US\$ 600 and US\$ 300 every subsequent year, companies can display their credit worthiness both in Thailand and overseas via the website [cofacerating.com](http://cofacerating.com). Coface will begin marketing the system in September 2000. It also plans to launch the product in Singapore, China, India, Japan and Malaysia within 2000.

COMPANY: COFACE; COFACERATING (THAILAND)

PRODUCT: Credit & Collection Services (7320); Credit Risk (6020CR);  
Financial Service Information Providers (7375FN);  
EVENT: Product Design & Development (33); Planning & Information (22);  
COUNTRY: Malaysia (9MAO); Singapore (9SIN); Thailand (9THA); France (4FRA);  
India (9IND); Japan (9JPN); China (9CHN);

9/5/3 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

Search Performed by Sylvia Keys 27-May-04

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09296937

@rating launches online loan rating service

HONG KONG: COFACE CREDIT RATING SERVICE

Ming Pao Daily News (XKJ) 27 May 2000 p.3

Language: CHINESE

Coface, a major export-credit insurer in the world, has launched an online credit-rating service "@rating" in Hong Kong. Its subscribers could check the credit records of their business partners and be assessed after providing financial information. The "@rating" service is classified into 4 grades, namely "???", "??", "?" and "Fragile". The company expects to have 3,500 companies under its **rating service** at the end of 2000. **B2B** in Asia (excluding Japan) is expected to have over US\$ 9.2bn in 1999, increasing to US\$ 996bn in 2004. \*

COMPANY: COFACE

PRODUCT: Balance of Payments (E5710); Retail Banking Services (6006);

Private Debt (E5650); Capital & Loanable Funds (E5630); Database

Vendors (7375);

EVENT: Plant/Facilities/Equipment (44);

COUNTRY: Southeast Asia (92T); France (4FRA); Hong Kong (9HON); Eastern Asia (92E);

13/5/1 (Item 1 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00065968 DOCUMENT TYPE: Review

PRODUCT NAMES: CreditDesk (515558); WinFax Pro (339393)

TITLE: Using Software to Soften Big-Time Competition

AUTHOR: Purcell, Lea

SOURCE: Bank Systems & Technology, v31 n6 p38(2) Jun 1994

ISSN: 1045-9472

HOME PAGE: <http://www.banktech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

CreditDesk, a credit scoring package, and WinFax Pro fax software help a community bank to compete with larger, regional banking centers. The bank uses the two technologies in combination to process more indirect automobile **credit applications**. The CreditDesk **product evaluates** auto loan applications, and WinFax Pro faxes results to auto dealers in less than 10 minutes. According to a bank VP and manager of the bank's \$670 million loan department, this is about 1/6th the time formerly required to complete the process. CreditDesk has an included scorecard derived from demographic data that includes bill-paying habits. One benefit of the program is a substantially reduced loan delinquency rate, according to the VP. CreditDesk runs under Windows on a LAN, and the bank is currently investigating its use for management reports that track demographics changes.

COMPANY NAME: Fair, Isaac & Co Inc (529869); Symantec Corp (386251)

SPECIAL FEATURE: Charts

DESCRIPTORS: Banks; Credit Analysis; Fax Software; Financial Institutions;  
IBM PC & Compatibles; Loan Processing; Windows

REVISION DATE: 20010730

13/5/2 (Item 2 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00065421 DOCUMENT TYPE: Review

PRODUCT NAMES: NeuralWorks Professional II/Plus 5.0 (702242)

TITLE: Bank On Neural Networks

AUTHOR: Enrado, Patty

SOURCE: AI Expert, v9 n6 p56(1) Jun 1994

ISSN: 0888-3785

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

NeuralWorks Professional II/Plus 5.0 is used by a major bank to develop neural networks that can pinpoint credit application and credit card fraud, model and forecast bankruptcy prediction, **score credit applications**, **trade** security, and **evaluate** portfolios. The **product** supports

noncalculus-based search, including genetic reinforcement, an important function for modeling noisy systems. The bank's developer configured and customized the network for specific requirements, and monitored network parameters during model development. The availability of technical support also helped smooth development. This method of forecasting is better than nonlinear forecasting, since extremes in interest rates can show equities as undervalued. The development system runs on an IBM 486 Intel platform with a C compiler and standard spreadsheets.

COMPANY NAME: NeuralWare Inc (447439)  
DESCRIPTORS: Artificial Intelligence; Banks; Credit Analysis; Expert Systems; Investment Analysis; Neural Networks  
REVISION DATE: 19990930

13/5/3 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

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5467525 INSPEC Abstract Number: C9702-1290D-034

**Title: Inferring the inferred**

Author(s): Bennett, G.; Platts, G.; Crossley, J.

Author Affiliation: Scorex (UK) Ltd., UK

Journal: IMA Journal of Mathematics Applied in Business and Industry  
vol.7, no.4 p.327-35

Publisher: Oxford University Press for Inst. Math. Appl,

Publication Date: Oct. 1996 Country of Publication: UK

CODEN: IMJIE9 ISSN: 0953-0061

SICI: 0953-0061(199610)7:4L.327:II;1-E

Material Identity Number: D423-96004

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Reject inference has an established role in the development of **score cards for credit applications**. The performance of the rejects, had they been accepted, is inferred to be good or bad in order to obtain a complete picture of the population applying for credit. Once this is done, the score card to assess this population can then be developed. This paper discusses the problem and the solution adopted, and gives figures from the analysis. Marks and Spencer Financial Services cover some of the issues regarding implementation of the Scorer solution within Fair Isaac's Triad, utilizing both CCN and Equifax bureau data-a unique combination of multiple suppliers' products. Further, the results of a mailing campaign are analysed and compared with the predictions. (2 Refs)

Subfile: C

Descriptors: finance; marketing; operations research; risk management

Identifiers: reject inference; score cards; credit applications; Marks and Spencer Financial Services; mailing campaign; customer response

Class Codes: C1290D (Systems theory applications in economics and business)

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13/5/4 (Item 2 from file: 2)

DIALOG(R) File 2:INSPEC

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4664637 INSPEC Abstract Number: C9406-7120-022

**Title: A report of the practical application of a neural network in financial service decision making**

Author(s): Bazley, G.

Author Affiliation: Marks & Spencer Financial Services, Chester, UK  
p.307-15

Editor(s): Albrecht, R.F.; Reeves, C.R.; Steele, N.C.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 1993 Country of Publication: West Germany xiii+737  
pp.

ISBN: 3 211 82459 6

Conference Title: Proceedings of the International Conference on Artificial Neural Nets and Genetic Algorithms

Conference Date: 14-16 April 1993 Conference Location: Innsbruck, Austria

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A)

Abstract: Marks & Spencer Financial Services (MSFS) provides three credit products for its customers: Charge Card; Budget Card and Personal Loans. New **credit applications** are considered using tailor made **Credit**

**Scoring** Systems as well as independent **credit** reference bureau data. The **Credit Scoring** Systems are developed using standard statistical techniques such as multiple regression. Rather than allow the scorecards to be entirely responsible for the credit decision a proportion of applications are 'referred' to trained credit appraisal staff for them to make a decision, these staff have the job title, Underwriter, this may entail seeking further information from the applicant. Automation of the referral process was seen as a suitable area to test what benefits might be derived from the use of a Network to make credit decisions. The paper describes the data upon which a network was developed, the results experienced and a way forward to integrate the Network into our decision support systems using the Champion vs. Challenger concept. (0 Refs)

Subfile: C

Descriptors: credit transactions; decision support systems; financial data processing; neural nets

Identifiers: financial service decision making; Marks & Spencer Financial Services; credit products; credit applications; referral process; credit decisions; decision support systems

Class Codes: C7120 (Finance); C5290 (Neural computing techniques);  
C7102 (Decision support systems)

13/5/5 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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4458985 INSPEC Abstract Number: C9309-7120-019

**Title: Mozart: an expert system for credit consulting**

Author(s): Donalisio, C.; Longo, A.

Author Affiliation: Olivetti Artificial Intelligence Center, Ivrea, Italy

Conference Title: Proceedings of the IASTED International Symposium. Expert Systems Theory and Applications p.52-3

Editor(s): Hamza, M.H.

Publisher: Acta Press, Calgary, Alta., Canada

Publication Date: 1990 Country of Publication: Canada 86 pp.

ISBN: 0 88986 174 9

Conference Sponsor: IASTED

Conference Date: 12-15 Dec. 1990 Conference Location: Los Angeles, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Search Performed by Sylvia Keys 27-May-04

Abstract: Mozart is an expert system for credit consulting, derived from a collaboration between one of the biggest Italian banks and Olivetti. The objective of the expert system is to locate the form of financing best suited to the requirements of particular clients, taking into consideration both the needs of the client and the policy of the bank on the selling of each financial **product**. Mozart proceeds to **evaluate credit requests** in two phases. The first phase produces a 'client profile' representing a description of the client and their requirements, obtained through a 'customized' interview during which the objective variables such as demand, amount, etc. and subjective variables related to criteria of evaluation, are investigated. In the second phase, based on the client profile, the impression and the description of the products the most suitable form of financing can be deduced (suggestion). (0 Refs)

Subfile: C

Descriptors: bank data processing; credit transactions; expert systems; knowledge acquisition

Identifiers: expert system; credit consulting; financing; policy; bank; financial product; Mozart; credit requests; client profile; interview

Class Codes: C7120 (Finance); C6170 (Expert systems)

13/5/6 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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04244171 INSPEC Abstract Number: C9211-7120-006

Title: **VALUTA: hypertext and expert system technologies for dealers evaluation**

Author(s): Bagnasco, C.; Orlandi, F.; Rocca, G.

Author Affiliation: Quinary S.p.A., Milano, Italy

Conference Title: Intelligent Information Access. Proceedings of the BANKAI Workshop p.137-46

Publisher: Elsevier, Amsterdam, Netherlands

Publication Date: 1992 Country of Publication: Netherlands viii+187 pp.

ISBN: 0 444 89365 2

Conference Date: 14-16 Oct. 1991 Conference Location: Brussels, Belgium

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A); Practical (P)

Abstract: Valuta is a decision support system that helps a banking expert in the task of **evaluating credit requests** coming from shopkeepers and similar commercial categories. One of the main features of the system, which is fully integrated with the DB3+ environment and is installed on a Novell local area network of PS/2 personal computer, is a hypertextual interface, which provides structured graphic input and natural language like explanations. At present, Valuta is installed and used at BNL, in its office of Milan. (3 Refs)

Subfile: C

Descriptors: bank data processing; decision support systems; expert systems; hypermedia; relational databases; user interfaces

Identifiers: **credit request evaluation**; Valuta; decision support system; banking; DB3+ environment; Novell local area network; PS/2 personal computer; hypertextual interface; natural language

Class Codes: C7120 (Finance); C6170 (Expert systems); C6160Z (Other DBMS); C7102 (Decision support systems); C6160D (Relational DBMS)

13/5/7 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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04118256

**Title: New automated 'experts' ready for lenders**

Author(s): Arend, M.

Journal: ABA Banking Journal vol.84, no.1 p.61-2

Publication Date: Jan. 1992 Country of Publication: USA

CODEN: ABAJD5 ISSN: 0194-5947

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** Evaluating consumers and commercial credit applications has always been a combination of art and science—a loan officer's expertise combined with a bank's lending policies and procedures. Increasingly, banks are turning to software that facilitates that process by separating the wheat from the chaff, thereby helping loan officers spend more time on the most promising or most complex lending decisions. Knowledge-based systems, also known as expert systems or simply as knowledge systems, are one way to automate the process, and vendors have been marketing them to banks for several years. Knowledge systems include basic decision-making capabilities influenced by industry expertise programmed into the software. (0 Refs)

Subfile: D

Descriptors: banking; credit transactions; expert systems

Identifiers: lenders; credit applications; expert systems;  
decision-making

Class Codes: D2050E (Banking)

**13/5/8 (Item 6 from file: 2)**

DIALOG(R)File 2:INSPEC

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02284996 INSPEC Abstract Number: C84031041, D84001774

**Title: Development tool keeps account of bank's code**

Journal: Computerworld vol.18, no.22 p.SR/61

Publication Date: 28 May 1984 Country of Publication: USA

CODEN: CMPWAB ISSN: 0010-4841

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** Crocker Bank's Walnut Creek Operating Center is the heart of Crocker's bank card operation, which serves nearly 800000 Visa and Mastercard holders nationally. The center handles all aspects of the operation—from credit application to credit evaluation and granting and embossing of the actual cards to payments, billing, collection, customer service and merchant transactions. The center relies on a software tool called Extended Productivity Facility/Cobol (XPF/Cobol), produced by Boole & Babbage, the greatest advantage of which Crocker regard as speed. That has benefited not only the center's Programming Department, but also its network of more than 400 users hooked directly to the online system. (0 Refs)

Subfile: C D

Descriptors: bank data processing

Identifiers: software packages; Crocker bank; credit transactions; Walnut Creek Operating Center; bank card; Visa; Mastercard; credit application; credit evaluation; customer service; merchant transactions; software tool; Extended Productivity Facility/Cobol; XPF/Cobol; online system

Class Codes: C7120 (Finance); D2050E (Banking)

**13/5/9 (Item 7 from file: 2)**

DIALOG(R)File 2:INSPEC

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02105586 INSPEC Abstract Number: C83032862

**Title: Decisions and evaluations by hierarchical aggregation of information**

Author(s): Zimmermann, H.-J.; Zysno, P.

Author Affiliation: Lehrstuhl für Unternehmensforschung, RWTH Aachen, Aachen, West Germany

Journal: Fuzzy Sets and Systems vol.10, no.3 p.243-60

Publication Date: July 1983 Country of Publication: Netherlands

CODEN: FSSYD8 ISSN: 0165-0114

U.S. Copyright Clearance Center Code: 0165-0114/83/\$03.00

Language: English Document Type: Journal Paper (JP)

Treatment: Theoretical (T)

**Abstract:** Usually, in preparing a decision a hierarchy of criteria for evaluating alternatives can be agreed upon by the decision makers. The problem addressed is the appropriate modelling of such evaluations and their aggregation in order to arrive at a proper overall evaluation function by which the decision alternatives can be ordered easily. Representing the criteria (subjective categories) by fuzzy sets it is possible to use aggregation operators as models for the amalgamation of those criteria. In the framework of an empirical research project a hierarchy of criteria was developed for the **evaluation of credit worthiness** of customers. 50 **credit applications** were **evaluated** by a number of **credit** managers of banks and their judgement could be appropriately modelled by a four level hierarchy of criteria. (21 Refs)

Subfile: C

Descriptors: banking; decision theory and analysis; fuzzy set theory

Identifiers: banking; hierarchical aggregation; decision; fuzzy sets; credit worthiness

Class Codes: C1140E (Game theory); C1160 (Combinatorial mathematics); C1290D (Economics and business)

**13/5/10 (Item 1 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

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01506700 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.

**MANAGERIAL ABILITY AND FARMING SUCCESS OF SMALL FARMERS AT THE MAKATINI SCHEME (SOUTH AFRICA)**

Author: NEL, GERHARD PIETER

Degree: M.COM.

Year: 1996

Corporate Source/Institution: UNIVERSITY OF PRETORIA (SOUTH AFRICA) (6004)

Supervisors: C. A. J. BOTHA; J. A. GROENEWALD

Source: VOLUME 34/05 of MASTERS ABSTRACTS.

PAGE 1789.

Descriptors: ECONOMICS, AGRICULTURAL ; URBAN AND REGIONAL PLANNING ; AGRICULTURE, GENERAL

Descriptor Codes: 0503; 0999; 0473

Successful small farmer settlement depends on good selection. Farmers' managerial aptitudes and perceptions were measured by using the ICS (Identifying Criteria for Success) technique.

Managerial deficiencies are common in the research area.

Statistical tests indicate that successful farmers at Makatini exhibit the following abilities or characteristics: Planning and organizing; technical knowledge; initiative; discretion; analytical ability; motivation; leadership; verbal communication skills and ability to maximise achievements. Some of these are wholly, and others partially trainable dimensions. Linguistic ability and also financial and marketing management

Search Performed by Sylvia Keys 27-May-04

are also important.

Although further research is needed, this model can in future be used to select prospective farmers, to plan training programmes (including remedial training) and to **evaluate credit applications**.

Only farmers with the necessary managerial ability are able to utilize their assets, including land, advantageously.

**13/5/11 (Item 2 from file: 35)**

DIALOG(R) File 35:Dissertation Abs Online

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749068 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.

**EVALUATING CREDIT APPLICATIONS : A VALIDATION OF MULTIATTRIBUTE UTILITY WEIGHT ELICITATION TECHNIQUES AND THE ADDITIVE MODEL AGAINST A REAL WORLD CRITERION**

Author: STILLWELL, WILLIAM G.

Degree: PH.D.

Year: 1981

Corporate Source/Institution: UNIVERSITY OF SOUTHERN CALIFORNIA (0208)

Source: VOLUME 42/01-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 359.

Descriptors: PSYCHOLOGY, GENERAL

Descriptor Codes: 0621

Twenty-two credit officers from a major California lending institution served as subjects in a criterion validation of multiattribute utility elicitation techniques. The techniques tested were the Holistic Orthogonal Parameter Estimation (HOPE) technique, the Simple Multiattribute Rating Technique (SMART); point distribution, and three rank weighting techniques. Equal weighting of importance dimensions were also investigated. The criterion against which the judgments were compared was the lending institution's own credit scoring model. This model is based on a statistical analysis of over 8,000 cases from the bank records and is a "best fit" prediction model.

Results demonstrate that subjective judgments of importance weighting show a high degree of agreement in applicant selections and in total utility realized from that selection. Decomposition techniques did somewhat better than holistic techniques.

**13/5/12 (Item 1 from file: 583)**

DIALOG(R) File 583:Gale Group Globalbase(TM)

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06258346

Kirgizia ne mozhet perevarit kredit EBRD

KIRGIZIA: BANKS SLOW TO ALLOCATE EBRD CREDIT

Kommersant-Daily (XFL) 25 Jan 1996 p.6

Language: RUSSIAN

Kirgizian banks have been slow to allocate the US\$ 10,5 mn EBRD credit that is meant to small -and medium-sized businesses. The banks Kyrgyztana and Kyrgyzvneshbank did not have the skills nor the expertise to **evaluate the credit applications** submitted to them. The banks succeeded in granting US\$ 500,000 to firms. Only Kurulushbank actually works in the project. To get efficiency into the project, the British consultancy Enterplan International will join in the project evaluation. Presently 20 small-and medium-sized firm projects worth US\$ 8 mn are under evaluation and 2-3 decisions are due each month.

COMPANY: ENTERPLAN INTL; KURULUSHBANK; KYRGYZVNESH BANK; KYRGYZTANA; EBRD  
PRODUCT: Small Business (9970); Capital & Loanable Funds (E5630);  
Corporate Banking (6020CO); Business Credit Institutions (6150);  
EVENT: Company Formation (14);  
COUNTRY: United Kingdom (4UK); USSR (6USS);

13/5/13 (Item 1 from file: 474)

DIALOG(R) File 474:New York Times Abs  
(c) 2004 The New York Times. All rts. reserv.

00952272 NYT Sequence Number: 070108790530

Montgomery Ward & Co agrees to pay \$175,000 in civil penalties to settle FTC charges that company had not given prospective customers accurate and specific reasons for denying them credit. Agrees to stop using postal zip codes and other geographic factors in evaluating credit applications. Fine, payable to US Treasury, is largest ever obtained by commission for violation of its rules. Agreements are part of settlement in which company neither admitted nor denied FTC charges that it had violated Equal Credit Opportunity Act. Senate banking subcommittee on consumer affairs, headed by Sen Paul E Tsongas, will hold hearings June 4-5 to consider legislation to prohibit some forms of geographic-based credit discrimination. Bill, sponsored by Sen Carl M Levin, would amend act to bar credit card issuers from using zip codes and other geographic data in credit rating systems. Similar provision is contained in truth-in-lending legislation sponsored by Repr Frank Annunzio that is being considered in House. Company director of consumer information services Fred M Warner comments (M).)

MILLER, JUDITH

New York Times, Col. 3, Pg. 1, Sec. 4

Wednesday May 30 1979

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: MONTGOMERY WARD & CO; SENATE SUBCOMMITTEE ON CONSUMER CREDIT (BANKING HOUSING AND URBAN; TRADE COMMISSION, FEDERAL (FTC); TREASURY, DEPARTMENT OF THE

DESCRIPTORS: CONSUMER CREDIT; CREDIT (GENERAL); EQUAL CREDIT OPPORTUNITY ACT; FINES (PENALTIES); RETAIL STORES AND TRADE; SUITS AND LITIGATION

PERSONAL NAMES: MILLER, JUDITH; WARNER, FRED M; ANNUNZIO, FRANK (REPR); LEVIN, CARL (SEN); TSONGAS, PAUL E (SEN)

13/5/14 (Item 2 from file: 474)

DIALOG(R) File 474:New York Times Abs  
(c) 2004 The New York Times. All rts. reserv.

00854950 NYT Sequence Number: 040702781117

Bloomingdale's department store chain agrees to pay \$50,000 in civil penalties for alleged discrimination against women in its evaluation of credit applications , in settlement of complaint filed by Justice Dept on action brought by FTC. Also agrees to inform people it might have discriminated against after June 30 '76 that they may reapply for charge accounts. Complaint contended that stores failed to consider such income sources as alimony, part-time employment and pensions. Settlement allows Bloomingdale's not to acknowledge guilt to protect stores against private suit. Affects all stores of corporate parent, Federal Department Stores Inc. FTC views action as warning to other stores against violating Equal Credit Opportunities Act (M)..)

SULZBERGER, ARTHUR OCHS, JR

New York Times, Col. 1, Pg. 1

Friday November 17 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: BLOOMINGDALE BROTHERS INC; FEDERATED DEPARTMENT STORES INC; JUSTICE, DEPARTMENT OF; TRADE COMMISSION, FEDERAL (FTC)

DESCRIPTORS: WOMEN; ALIMONY; CONSUMER CREDIT; CREDIT; CREDIT CARDS AND ACCOUNTS; DECISIONS AND VERDICTS; DISCRIMINATION; INCOME; INCOME, PERSONAL; LAW AND LEGISLATION (FEDERAL); PENSIONS AND RETIREMENT; RATINGS AND RATING SYSTEMS; RETAIL STORES AND TRADE; SETTLEMENT OF CLAIMS AND LITIGATION; SINGLE PERSONS; STANDARDS AND STANDARDIZATION; SUITS AND LITIGATION

PERSONAL NAMES: SULZBERGER, ARTHUR OCHS, JR

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17/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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03814339 INSPEC Abstract Number: C91017380

**Title: Unsupervised credit assignment in knowledge-based sensor fusion systems**

Author(s): Antonisse, H.J.

Author Affiliation: Mitre Washington AI Center, McLean, VA, USA

Journal: IEEE Transactions on Systems, Man and Cybernetics vol.20, no.5 p.1153-71

Publication Date: Sept.-Oct. 1990 Country of Publication: USA

CODEN: ISYMAW ISSN: 0018-9472

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Abstract: Validating knowledge for sensor fusion systems is intrinsically problematic. Knowledge evaluation in this context is viewed as an unsupervised credit assignment problem. An approach to dynamic knowledge **evaluation** based on a **credit** assignment algorithm called the bucket brigade is explored. The performance of individual elements of knowledge in rule-based systems is incrementally assessed (credit is assigned) in the conflict resolution phase of the system's operation. A formulation is developed that avoids the requirement for supervision, leading to dynamic knowledge evaluation that is not dependent on externally derived system critiques. Finally, the mechanism is **extended** to apportion **credit** to input sources as well as elements in the system's knowledge base. (54 Refs)

Subfile: C

Descriptors: decision support systems; knowledge based systems; knowledge engineering

Identifiers: unsupervised credit assignment; knowledge based systems; sensor fusion systems; knowledge evaluation; bucket brigade; rule-based systems

Class Codes: C6170 (Expert systems); C7102 (Decision support systems)

17/5/2 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01711028 ORDER NO: AADAA-I9944832

**Export credit guarantees: Information evaluation, valuation, and portfolio management**

Author: Diersen, Matthew Allen

Degree: Ph.D.

Year: 1999

Corporate Source/Institution: University of Illinois at Urbana-Champaign (0090)

Adviser: Bruce J. Sherrick

Source: VOLUME 60/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3454. 201 PAGES

Descriptors: ECONOMICS, AGRICULTURAL ; ECONOMICS, FINANCE

Descriptor Codes: 0503; 0508

This dissertation examines information evaluation, guarantee valuation, and portfolio management for a government export credit guarantee program. The first aspect examined is the evaluation of information contained in country risk ratings. The performance of ratings has seldom been analyzed, and the use of poor **ratings** could adversely

affect **credit** allocation and pricing decisions. Desirable aspects and characteristics of ratings used as forecasts of the probability of default on guaranteed **credit** are identified and **evaluated**. The most prominent commercially available ratings are modeled and assessed for their forecasting abilities. The results show the potential problems with using ratings as direct probability indicators and that creditors benefit if they can use calibrated forecasts that make a distinction between high- and low-creditworthy countries.

The second aspect examined is the empirical valuation of export credit guarantees. Without a reliable method to estimate guarantee values, country-specific cost/benefit decisions are difficult to assess. However, guarantee valuation is difficult because the repayment capacity of recipient countries is not well understood. A method is developed to identify the repayment capacity of recipient countries by combining forecasts of the likelihood and severity of potential claims. The results provide a conceptual framework for valuing guarantees, and are used in an application to export **credit** guarantees **extended** by the Commodity **Credit** Corporation.

The third aspect examined is the management of a guarantee portfolio. A framework is needed to understand the tradeoff between extending guarantees and their expected liability to the guarantor. The actions of a guarantor are modeled, and it is shown that a risk-efficient guarantee program would operate on a frontier. The existing General Sales Manager guarantee portfolio is then modeled, and the portfolio's sensitivity to potential policy changes and external shocks is examined. The results quantify the impacts of changes in activity level, coverage, and other terms.

17/5/3 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01359075 ORDER NO: AAD94-14181

**CORPORATE BAD DEBT: A STUDY TO DETERMINE IF THERE IS A CORRELATION BETWEEN US WEST COMMUNICATION'S BAD DEBT AND THE BUREAU OF ECONOMIC ANALYSIS' MEASURE OF LEADING ECONOMIC INDICATORS ( CREDIT SCORING )**

Author: YOUNG, CLIFFORD R.

Degree: PH.D.

Year: 1993

Corporate Source/Institution: WALDEN UNIVERSITY (0543)

Adviser: EARL JOSEPH

Source: VOLUME 55/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4739. 167 PAGES

Descriptors: ECONOMICS, COMMERCE-BUSINESS; ECONOMICS, FINANCE

Descriptor Codes: 0505; 0508

American corporations are struggling with renewed purpose to get every penny of profit out of their operations and to reduce their costs of doing business. Attention in this process is often focused on collections, and particularly on bad debt. Currently, however, this focus on bad debt most often occurs at the collection end, rather than on methods of predicting what customers are bad debt risks before **credit** or service are **extended**.

A review of the literature reveals that most corporations, including US WEST Communications, still use outmoded, "judgmental" methods of assessing creditworthiness. Other studies show the increased effectiveness derived from the use of "empirical" **credit scoring** methods of predicting bad debt. Studies at US WEST Communications show that the corporation could save millions of dollars by adopting an empirical method

of **credit evaluation**, and various model **evaluation** systems have been proposed. The purpose of this study is to provide a method for increasing the effectiveness of any such model by incorporating within it the hypothesized correlation between fluctuations in the Bureau of Economic Analysis' leading economic indicators and levels of bad debt at US WEST Communications.

The data used in this study derive from two primary sources: the specific periodic reports of the status of the leading economic indicators from the Bureau of Economic Analysis; and information on the fluctuations in bad debt from US WEST Communication's bad debt tracking system, COBRA, for the same periods. The methodology of correlational research is used to test the hypothesis, with the software package known as the "Statistical Analysis System" used to perform the univariate procedure to test for data normality; an ARIMA procedure to identify what model (autocorrelation, inverse autocorrelation or partial correlation) provided the best "fit"; and an autoregression procedure to further test for significance.

Following the data tables, the results of the data analysis are discussed. The long-range consequences of the study are analyzed in terms of US WEST Communication's future amid increased competition. Recommendations for further related research are made, and finally, the impact of this study on the author's profession is analyzed.

17/5/4 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01114609 ORDER NO: AAD90-20354

**FINANCING SMALL-SCALE RURAL INDUSTRIAL ENTREPRENEURS IN DEVELOPING COUNTRIES: IDENTIFICATION OF THE GENERAL CHARACTERISTICS OF MICRO-CREDIT LENDING SCHEMES**

Author: AKUBUE, ANTHONY IKECHUKWU

Degree: ED.D.

Year: 1989

Corporate Source/Institution: WEST VIRGINIA UNIVERSITY (0256)

Adviser: PAUL W. DEVORE

Source: VOLUME 51/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 923. 163 PAGES

Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT; ECONOMICS, FINANCE; SOCIOLOGY, SOCIAL STRUCTURE AND DEVELOPMENT

Descriptor Codes: 0454; 0508; 0700

Small-scale rural industrial entrepreneurs have over the years been denied formal credit for reasons ranging from bad credit risks to lack of collateral. The micro-credit lending scheme is an innovative **credit** system designed to enhance the **extension** of **credit** to this neglected rural clientele. The literature suggests that existing micro-credit lending programs have made more credit available to the small-scale rural industrial entrepreneur than was the case before their emergence. It was, therefore, the problem of this study to identify, describe, and validate the general characteristics of indigenous micro-credit lending schemes in developing countries and to determine their importance to program effectiveness.

The study used a modified Delphi technique involving twenty-seven (27) experts. The experts were individuals with extensive experience in micro-credit lending. The general characteristics were identified through an extensive literature review and expert suggestions. The literature review involved information from articles in various international journals, Congressional reports, national and state newspapers, agency reports and newsletters, and sections of books. A Likert-type scale was used to obtain expert rating for the selected general characteristics in

order to determine their importance to program effectiveness.

Twenty-three (23) general characteristics were identified in the study. The selected general characteristics were compatible with the stated characteristics of existing micro-credit lending programs. Each general characteristic was placed in one of six categories: (1) community participation and involvement; (2) loan policies/conditions; (3) sensitivity to human and cultural factors; (4) recognition of the importance of trained staff and staff/client interaction; (5) leadership and staff attributes; and (6) location of facilities and **services** . The importance **ratings** assigned to the general characteristics varied among the experts.

The experts identified the characteristics that they believed to be potentially important to program effectiveness. It was the opinion of the experts that there was a difference in importance among the selected general characteristics in terms of their contribution to program



effectiveness.

17/5/5 (Item 4 from file: 35)  
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1063281 ORDER NO: AAD89-16470  
AN ECONOMIC ANALYSIS OF CREDIT RESERVE MANAGEMENT BY PROPRIETARY FIRMS  
UNDER UNCERTAINTY. (VOLUMES I AND II)  
Author: BURGHARDT, WILLIAM GEORGE  
Degree: PH.D.  
Year: 1989  
Corporate Source/Institution: MICHIGAN STATE UNIVERSITY (0128)  
Source: VOLUME 50/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 748. 497 PAGES  
Descriptors: ECONOMICS, AGRICULTURAL  
Descriptor Codes: 0503

Managing a firm's **credit** reserve and **evaluating** its impact on financial, capital investment and operational decisions becomes increasingly difficult during periods of financial stress. This study responds to the need for an expanded theoretical framework to predict and understand a firm's financial management under risk and stress.

Three investment models are developed to summarize the interrelationships between a firm's credit reserves, the firm's borrowing behavior under conditions of financial stress, and capital investment under imperfect capital market conditions. In each model, the risk averse decision maker manages his debt to maximize his expected utility of end-of-period wealth.

The first two models assume the firm has one category of risky assets and debt. Assets are divisible durables that last more than one period, and are purchased and sold in any quantity. Imperfect capital markets introduces a liquidity premium variable, which differentiates between an asset's acquisition and sale price.

The first model incorporates the possibility of bankruptcy. This is accomplished by defining an outcome point, which, if realized, results in bankruptcy and the loss of the firm's equity. This model shows the important interaction between the stochastic earnings of the firm, the need to balance cash flows, and **credit extended** by the lender.

The second model introduces the influence of a lender's credit policy. This is accomplished by introducing two credit policy variables that are determined by the lender. These include the liquidity premium variable, and a credit-worthiness variable. The possibility of restricted **credit** requires the decision maker to **evaluate** the potential economic consequences that his financial management decisions will have in view of forced asset liquidation.

The third model combines the features of the first two models and computer simulation techniques to expand the number of asset and liability categories for the firm, along with production, marketing and risk management strategies for a corn and soybean farm. The simulation model is used to evaluate six scenarios, based on different assumptions involving nominal interest rates, various lender credit policies, and increased yield and price risk. The analysis identifies the relative impact each of these factors has on the end-of-period wealth position of the decision maker.

17/5/6 (Item 5 from file: 35)  
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753710 ORDER NO: AAD81-18812

**CREDIT RATIONING UNDER MONOPOLISTIC AND OLIGOPOLISTIC MARKET CONDITIONS: A THEORETICAL AND AN EMPIRICAL APPROACH**

Author: HARITAKIS, NIKOLAS G.

Degree: PH.D.

Year: 1981

Corporate Source/Institution: CLARK UNIVERSITY (0048)

Source: VOLUME 42/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1261. 177 PAGES

Descriptors: ECONOMICS, THEORY

Descriptor Codes: 0511

This thesis was mainly concerned with the study of a certain kind of credit market, the oligopoly, and tried to investigate how this market structure is related to a specific phenomenon prevailing very often in the banking system such as the existence of credit rationing. The phenomenon of credit rationing has been defined as the case where, at a given market rate of interest, certain borrowers receive credit and others not, while the rate does not adjust to clear the market.

The existence or not of credit rationing in an oligopolistic credit market is considered from a theoretical and an empirical point of view. In order to show theoretically that credit rationing is a possibility in an oligopolistic market structure, a modified version of a price adjusting oligopoly was used. This modification was primarily based on a duopoly case, where two borrowers demand credit from two banks under the assumption that when rationing of credit is profitable for one bank the rationed borrower adjusts his demand function for credit from the other bank according to the new restrictions applied for his demand for credit function i. e., rationed versus unrationed behavior. Thus stemming from an original duopoly model we introduce two new elements in the theoretical background of the credit rationing literature. First the oligopolistic interdependence and second the borrower behavior in cases of restricted demand. Within this context, the results obtained supported the original intuitive notion that duopolistic market equilibrium is feasible under rationing regimes. Also given that the feasibility of rationing conditions in a monopolistic market has been defined in earlier chapters of this thesis, a comparison between those two markets was performed in order to **evaluate** how the magnitude of **credit** rationing is affected by the changes in the market structures from monopoly to oligopoly. The theoretical results supported the conclusion that an increase in the number of banks decreases the rationing of **credit** **extended** by the banking system.

Since my second primary objective was to test empirically the existence of credit rationing phenomena in the Greek credit market, a highly concentrated one, instead of further elaborating on the technicalities of the original duopoly model, I introduce specific constraints reflecting the actual policy instruments that were used in the Greek credit system during the observed period. Those constraints were first an upper bound for the price level of the oligopoly model and second increases in the risk aversion of the system by increasing the public ownership in it, when the main focus was on the effects those constraints had on credit rationing. Results obtained from those two extensions of the model reinforced my belief that such monetary policy actions decrease the overall availability of credit, increasing thus the likelihood of the occurrence of credit rationing.

Having dealt with the theoretical justification of the existence of credit rationing in oligopolistic markets, a demand and a supply function for the Greek credit market was specified and an empirical investigation was performed with the use of an equilibrium and a disequilibrium approach. As it was expected the empirical results justified the existence of credit rationing for the business loan in the Greek

economy during the period of 1960('I)-1978('II).

17/5/7 (Item 6 from file: 35)

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488027 ORDER NO: AAD74-05005

CREDIT SCORING DEVELOPMENT FOR OPTIMAL CREDIT EXTENSION AND  
MANAGEMENT CONTROL.

Author: LONG, MICHAEL STUART

Degree: PH.D.

Year: 1973

Corporate Source/Institution: PURDUE UNIVERSITY (0183)

Source: VOLUME 34/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 5449. 206 PAGES

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

17/5/8 (Item 7 from file: 35)

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278939 ORDER NO: AAD65-14403

A STUDY OF THE EVALUATIONS OF EXTENSION COURSES OFFERED FOR CREDIT AT  
SIX STATE SUPPORTED INSTITUTIONS OF HIGHER EDUCATION IN NORTH CAROLINA

Author: WILDE, SIMPSON OWNBEY, JR.

Degree: ED.D.

Year: 1965

Corporate Source/Institution: THE UNIVERSITY OF NORTH CAROLINA AT CHAPEL  
HILL (0153)

Source: VOLUME 26/07 OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3735. 262 PAGES

Descriptors: EDUCATION, ADULT

Descriptor Codes: 0516

17/5/9 (Item 1 from file: 583)

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09105797

All banks, bills finance firms to be included in credit rating system

TAIWAN: CREDIT RATING SYSTEM COVERAGE EXTENDED

China Economic News (AMH) 16 May 1999

Language: ENGLISH

The Ministry of Finance expects to cover all banks and bills finance firms under a credit rating system by the end of 1999. The system initiated last year required these financial institutions to asses their financial strength by credit rating agencies. Then they would be allowed to issue certain types of financial instruments. \*

PRODUCT: Credit & Collection Services (7320); Credit Risk (6020CR);

EVENT: Government Domestic Functions (97);

COUNTRY: Taiwan (9TAI);

17/5/10 (Item 2 from file: 583)  
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05784347

Marriott pacifies some disgruntled bondholders

UK - MARRIOTT PACIFIES SOME BONDHOLDERS

Financial Times (C) 1992 (FT) 12 March 1993 p27

MARRIOTT Corporation yesterday announced it had reached agreement in principle with a group of disgruntled bondholders who have been opposing the company's plans to 'demerge' its financially-healthy hotel management operations from its property-related assets. No sooner was the pact announced than a second grouping of unhappy bondholders, led by PPM America - the US fund management arm of Britain's Prudential insurance group - pledged to continue litigation against Marriott over the scheme. 'This is totally inadequate,' said one lawyer, acting for the PPM group, 'and doesn't begin to redress the losses and damages sustained by our clients.' The pact would revise the capital structures of the two quoted companies created by the demerger and offer bondholders a chance to swap into more attractive debt securities. Under the deal, the demerger plan would still go ahead, with the hotel and food services operations being spun off into a new quoted company, called Marriott International, and the property assets and airport-tollroad concessions remaining as a separate entity, to be renamed Host Marriott. But about Dollars 450m of additional debt and assets would be shifted into Marriott International and Dollars 70m of Marriott Corporation shares would be issued to retire public bonds. In addition, Marriott International would provide up to Dollars 125m of mortgage financing for Host Marriott's new Philadelphia Marriott Hotel; Dollars 200m of a Dollars 630m credit line, to be provided by Marriott International to Host Marriott, would be funded at the close of the bondholders' exchange offer; and the availability of the **credit** line would be **extended** until 2007. Under the exchange offer, bondholders could swap into new Host Marriott bonds, providing interest rates which would be 100 basis points higher and maturities extended about four years later than the present Marriott bonds. Marriott said the revisions would mean Host Marriott's total debt would be reduced by around Dollars 500m. This entity had been due to retain virtually all of Marriott Corporation's Dollars 3bn long-term debt burden. Mr Stephen Bollenbach, Marriott's finance director, said Marriott International's projected pro forma earnings would be reduced only modestly by the revisions - by around 7 cents a share in 1993, and less than 5 cents in 1994. On a pro forma basis, using early-1993 figures, Marriott International would have long-term debt of about Dollars 900m. Bondholders who have reached the agreement in principle have been represented by Goldman Sachs. They include big US institutions, among them the California Public Employees Retirement System, IDS Financial Services and Allstate insurance. The PPM grouping - whose lawsuit centres on Dollars 400m of bonds issued by Marriott last year - has demanded full restoration of the bonds trading value and credit quality. Yesterday, analysts at Standard & Poor's, the rating agency, said although details of the revisions could lead to a 'modest upgrade' in **credit** quality, the **rating** was still likely to remain in a low to mid-speculative grade.\*\*

Copyright: Financial Times Ltd 1992

COMPANY: MARRIOTT

PRODUCT: Hotels & Motels (7011);

EVENT: SHAREHOLDER RELATIONS (25); COMPANY STRUCTURE/RESTRUCTURE (12);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

Search Performed by Sylvia Keys 27-May-04

17/5/11 (Item 1 from file: 474)  
DIALOG(R) File 474:New York Times Abs  
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00509317 NYT Sequence Number: 076347740410

Moody's Investors Service has given recent issuance by Newark (NJ) of \$3-million in tax anticipation notes its top Grade-1 rating. Fidelity Union Trust Co bought issue at 4.94% interest and is preparing to sell notes to investors. Transaction focuses attention on city's basic strength of being host to 1 of Northeast's most important financial communities. Mayor Kenneth A Gibson gives Finance Dir John G Grexa and Tax Collector Steve Rother full credit for rating. Bank spokesman says fact that 3 of state's largest banks extended city line of credit to bolster note issue was also key factor. Gibson comments (M.)

SULLIVAN, JOSEPH F

New York Times, Col. 1, Pg. 87

Wednesday April 10 1974

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: FIDELITY UNION TRUST CO (NEWARK, NJ); MOODY S INVESTORS  
SERVICE INC

DESCRIPTORS: FINANCES

PERSONAL NAMES: SULLIVAN, JOSEPH F; GREXA, JOHN G (DIR); ROTHER, STEVE  
(TAX COLLECTOR); GIBSON, KENNETH A (MAYOR)

GEOGRAPHIC NAMES: NEWARK (NJ)

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